

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

IN THE CLAIMS

Please amend the claims as follows:

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1. (currently amended) A computer system for verifying a commercial transaction between a user with credit card information an account holder and a merchant, said computer system comprising:

a processing unit for processing data and code; and

~~a memory device~~ memory for storing said data and said code, said data and said code comprising

~~said code including~~ a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request, said transaction approval request including information to identify an a complete account number associated with said account-holder associated with said credit card information,

~~said data including~~ at least one pre-verification condition ~~criteria~~ associated with said account-holder, said pre-verification condition defining a pre-verified circumstance when account-holder verification is not needed, and
~~said code further including~~ an authorization module responsive to said transaction approval request and operative to compare said transaction approval request with said at least one pre-verification condition ~~criteria~~, to verify said transaction approval request without account-holder verification if said at least one pre-verification condition ~~criteria~~ is satisfied, and to verify said transaction approval request with said account-holder if said at least one pre-verification condition ~~criteria~~ is not satisfied, and
an account-holder communication module operative to enable the account-holder to set said pre-verification condition, so that said account-holder can specify the circumstances when account-holder verification is not needed.

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

2. (currently amended) A computer system according to Claim 1, wherein:
said at least one pre-verification condition ~~criteria~~ includes a plurality of pre-
verification conditions ~~criteria~~; and
said authorization module is operative to verify said transaction approval request if at
least one of said plurality of pre-verification conditions ~~criteria~~ is satisfied.

3. (currently amended) A computer system according to Claim 1, wherein:
said at least one pre-verification condition ~~criteria~~ includes a plurality of pre-
verification conditions ~~criteria~~; and
said authorization module is operative to verify said transaction approval request only
if all of said plurality of pre-verification conditions ~~criteria~~ are satisfied.

4. (canceled)

5. (currently amended) A computer system according to Claim 1, wherein said further
~~comprising an~~ account-holder communications module ~~is~~ operative to:
receive a connection request from said account-holder;
establish a connection with said account-holder;
authenticate said account-holder;
~~present at least one of said~~ at least one pre-verification condition ~~criteria~~ to said
account-holder; and
receive modification instructions for said ~~one of said~~ at least one pre-verification
condition ~~criteria~~ from said account holder.

6. (currently amended) A computer system according to Claim 5, wherein, prior to
receiving said modification instructions from said account-holder, ~~none of said pre-verification~~
condition is not ~~criteria can be satisfied by said transaction approval request.~~

7. (currently amended) A computer system according to Claim 1, wherein said pre-
verification condition ~~includes~~ ~~criteria include~~ at least one merchant identifier.

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

8. (original) A computer system according to Claim 7, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:
- compare said merchant transmitting said transaction approval request with each of said merchant identifiers; and
 - verify said transaction approval request if said merchant sending said transaction approval request is identified by one of said merchant identifiers.
9. (currently amended) A computer system according to Claim 1, wherein said pre-verification condition includes ~~criteria include~~ a ~~maximum~~ pre-verified purchase price.
10. (currently amended) A computer system according to Claim 9, wherein said authorization module, responsive to receipt of a transaction approval request is operative to:
- compare a purchase price contained within said transaction approval request with said ~~maximum~~ pre-verified purchase price; and
 - verify said transaction approval request if said purchase price contained within said transaction approval request is less than said ~~maximum~~ pre-verified purchase price.
11. (currently amended) A computer system according to Claim 1, wherein said pre-verification condition includes ~~criteria include~~ a begin date and an end date.
12. (original) A computer system according to Claim 11, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:
- compare a purchase date contained within said transaction approval request with said begin date and said end date; and
 - verify said transaction approval request if said purchase date falls between said begin date and said end date.

App. Serial No.: 09/760,271
Atty. Docket No.: 0013-011P1

13. (currently amended) In a computer system, a method for verifying a commercial transaction between a user with credit card information ~~an account holder~~ and a merchant, said method comprising:

storing at least one pre-verification condition for an ~~criteria associated with said~~
account-holder associated with said credit card information, said pre-verification
condition defining a pre-verified circumstance when account-holder verification is
not needed;

receiving a transaction approval request from said merchant, said transaction approval
request including information to identify a complete account number associated
with said account-holder;

comparing said transaction approval request to said pre-verification condition ~~criteria~~;
verifying said transaction approval request without account-holder verification if said
pre-verification condition is ~~criteria are~~ met; and

verifying said transaction approval request with said account-holder if said pre-
verification condition is ~~criteria are~~ not met.

14. (currently amended) A method according to Claim 13, wherein:

said step of storing at least one pre-verification condition ~~criteria~~ includes storing a
plurality of pre-verification conditions ~~criteria~~; and

said step of verifying said transaction approval request includes verifying said
transaction approval request if at least one of said pre-verification conditions
~~criteria~~ is satisfied.

15. (currently amended) A method according to Claim 13, wherein:

said step of storing at least one pre-verification condition ~~criteria~~ includes storing a
plurality of pre-verification conditions ~~criteria~~; and

said step of verifying said transaction approval request includes verifying said
transaction approval request only if all of said pre-verification conditions ~~criteria~~
are satisfied.

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

16. (currently amended) A method according to Claim 13, wherein said at least one pre-verification condition ~~criteria~~ is determined by said account-holder.

17. (currently amended) A method according to Claim 13, further comprising:
establishing a connection with said account-holder;
authenticating said account-holder; and
allowing said account-holder to modify said pre-verification condition ~~criteria~~
associated with said account-holder.

18. (currently amended) A method according to Claim 17, wherein, ~~none of~~ said pre-verification condition ~~is not~~ ~~criteria can be~~ satisfied prior to modification by said account-holder.

19. (currently amended) A method according to Claim 13, wherein said pre-verification condition ~~criteria~~ includes at least one merchant identifier.

20. (currently amended) A method according to Claim 19, wherein:
said pre-verification condition ~~criteria~~ includes a plurality of merchant identifiers;
said transaction approval request is verified if said merchant is identified by one of
said plurality of merchant identifiers.

21. (currently amended) A method according to Claim 13, wherein said pre-verification condition ~~criteria~~ includes a pre-verified purchase price.

22. (original) A method according to Claim 21, wherein said transaction approval request is verified if a purchase price identified in said transaction approval request is less than said pre-verified purchase.

23. (currently amended) A method according to Claim 13, wherein said pre-verification condition ~~criteria~~ includes at least one pre-verification date.

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

24. (currently amended) A method according to Claim 23, wherein:

said pre-verification condition ~~criteria~~ includes at least one pair of pre-verification dates; and

said transaction approval request is verified if a transaction date included in said transaction approval request falls between said pre-verification dates.

25. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 13.

26. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 14.

27. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 15.

28. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 16.

29. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 17.

30. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 18.

31. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 19.

32. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 20.

App. Serial No.: 09/760,271

Atty. Docket No.: 0013-011P1

33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.

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